

Fill in this information to identify the case:

Debtor 1 Marian Lynn Bickcom

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan
(State)

Case number 15-53320

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ditech Financial LLC

Court claim no. (if known): 2

Last 4 digits of any number you use to
identify the debtor's account:

3 9 4 6

Date of payment change:

Must be at least 21 days after date
of this notice 10/1/2016

New total payment:

Principal, interest, and escrow, if any

\$ 605.72

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 233.51

New escrow payment: \$ 237.60

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Marian Lynn Bickcom
First Name Middle Name Last Name

Case number (if known) 15-53320

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Kim M. Rattot
Signature

Date 9/9/16

Trott # 465083B01

Kim M. Rattot
P62616

Print:

Title Attorney for Ditech Financial LLC

First Name Middle Name Last Name

Company

Trott Law, P.C.

Address

31440 Northwestern Hwy Ste. 200
Number Street

Farmington Hills, MI 48334-5422

City State ZIP Code

Contact phone 248.642.2515

Email EasternECF@trottlaw.com



PO Box 6172
Rapid City, SD 57709-6172
1(877) 624-8026

Annual Escrow Account Disclosure Statement

Statement Date: 08/08/2016
Account Number: [REDACTED]

Customer Service: 1-877-624-8026
Hours: Mon. – Fri. 7:00AM to 8:00PM CST
Sat. 7:00AM to 4:00PM CST

Website: www.ditech.com
Payment Due Date: 12/01/2013
Principal and Interest: \$368.12
Escrow: \$0.00
Total Current Payment: \$368.12

New Payment Effective: 10/01/2016
Principal and Interest: \$368.12
Escrow: \$237.60
Escrow Overage/Shortage: \$0.00
Total New Payment: \$605.72

Ditech Financial LLC reviews your escrow account each year to determine if the current monthly payment amounts are sufficient to cover your projected property taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly mortgage payment to change. Your monthly mortgage payment may also change if your loan totals include an adjustable rate feature or buy down assistance.

The section below sets forth your anticipated escrow activity for the next 12 months. Projected figures are based on information provided by sources which may include: The last tax or insurance payments disbursed, and figures provided to Ditech Financial LLC by your prior servicer. See the reverse side for recent escrow history.

ESCROW DISBURSEMENT

Current Anticipated Disbursements
This year, we anticipate that payments from your account will equal \$2,851.12

CITY TAX	\$1,373.12
HAZARD INS	\$1,478.00
Total Disbursements	\$2,851.12

Escrow Payment Calculation
\$2,851.12 / 12 months = \$237.60

Calculation of Escrow Adjustment

Beginning Required Balance	\$1,286.50
Beginning Projected Balance	\$776.78
Escrow Overage	\$253.17
Monthly Escrow Adjustment	\$0.00

CUSHION SELECTED BY SERVICER:
\$475.20

PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Your ending escrow balance from the last month of the account history is \$776.78. Your starting balance according to this analysis should be \$1,286.50. This means you have a surplus of \$253.17. The net surplus (Surplus amount minus any repayments to escrow advances) must be returned to you unless your account is past due or it is less than \$50.00. In which case we have the option of keeping it and lowering your monthly payments accordingly.

Month	Payments To Escrow	Payments From Escrow	Description	Required Balance	Projected Balance
OCT 16	\$237.60		STARTING BALANCE	\$1,286.50	\$776.78
NOV 16	\$237.60			\$1,524.10	\$1,014.38
DEC 16	\$237.60			\$1,761.70	\$1,251.98
JAN 17	\$237.60		CITY/TOWN PA	\$1,478.00	\$968.28
FEB 17	\$237.60			\$1,715.80	\$1,205.88
MAR 17	\$237.60		HAZARD INS	\$475.20	-\$34.52
APR 17	\$237.60			\$712.80	\$203.08
MAY 17	\$237.60			\$950.40	\$440.68
JUN 17	\$237.60			\$1,188.00	\$678.28
JUL 17	\$237.60			\$1,425.60	\$915.88
AUG 17	\$237.60		CITY/TOWN PA	\$1,663.20	\$1,153.48
SEP 17	\$237.60			\$1,048.98	\$539.26
TOTAL	\$2,851.20	-\$2,851.12		\$1,286.58	\$776.86

These calculations indicate the projected escrow balance will exceed the allowable low point. The resulting overage is \$253.17. If you are currently in bankruptcy proceedings this amount may not include the amount in the Proof of Claim. Please contact us for additional details.

Notice: Ditech Financial LLC is a licensed mortgage servicer and debt collector.

Notwithstanding anything herein to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case or you have received in that case a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Your account history may answer your questions. If not, please call our toll free number for further assistance at 1-877-624-8026.

IMPORTANT MESSAGES

Our website has new content. Visit www.ditech.com to learn about new **Topics of Interest** and view our **expanded FAQ section**. You can also click on the Borrower Services tab to register for **GT Portal** where you can make a payment, view your payment history, activate online statements and much more.

INTERNET REPRINT



a Walter company

MARIAN L BICKCOM

Account Number: [REDACTED]

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ESCROW ANALYSIS HISTORY**

This is a review of the recent activity in your escrow account. It also compares our projections from your last review with the expected payments we made from your account.

MONTH	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	.00	-1,999.30
AUG		3,394.39 * E		851.62 * E	CITY/TOWN PA	0.00	543.27
SEP		233.51 * E				0.00	776.78
TOTAL	0.00	3,627.90	0.00	851.62			

An asterisk (*) indicates where a difference exists between your projected and expected account activity. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown. Payments are shown in the month received and not their month due. Please save this statement for comparison to your next analysis. Please direct any questions to our Customer Contact Center at (877) 624-8026. Discrepancies may be caused by the following:

PAYMENT(S)

- Monthly payment(s) were received less than OR greater than expected
- Monthly payment(s) were received earlier OR later than expected
- Previous overage was returned to escrow
- Previous deficiency/shortage was not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changes
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid